Answer Key -- Development

Chapter 1 · Economics

Reading Guide · Glossary · Comprehension · Practice Questions · 10 Puzzles

NCERT Companion Workbook · Based on “Understanding Economic Development, NCERT Class X”

Comprehension Questions -- Answered

Q1. Why do different people have different notions of development?

Answer: People occupy different life situations, so what would improve their own lives varies sharply from person to person. A landless labourer values steady wages, while an industrialist may want more dams for electricity even if that displaces others. Because desires can directly conflict, one group's development can even harm another group. This is why development cannot be defined by a single universal goal.

Q2. Why is per capita income used to compare countries, and what does it hide?

Answer: Per capita income divides a country's total income by its population, giving a rough sense of how well an average resident is doing. It is used because greater income is assumed to let people access whatever goods and services they need. However, it hides how that income is actually shared, so two countries with identical averages can have very different numbers of poor and rich people.

Q3. Explain why Kerala performs better than Haryana on health and education despite lower income.

Answer: Kerala has invested heavily in public provision of healthcare, schooling and food distribution, so these services reach people regardless of their personal income. Haryana's higher average income does not automatically translate into good hospitals or full school attendance for everyone. This shows that money in individual pockets cannot buy some essential collective goods unless the government or community provides them. Hence income alone is an incomplete gauge of a state's true development.

Q4. What is the Human Development Index and why was it introduced?

Answer: The Human Development Index is a UNDP measure that ranks countries using health, education and income together instead of income alone. It was introduced because relying only on income ignored whether people actually lived longer, healthier and more educated lives. By combining life expectancy, years of schooling and per capita income, it gives a fuller picture of what is happening to ordinary citizens. This shift reflects the idea that development is ultimately about people, not just national wealth.

Q5. Why does the chapter argue that development must be sustainable?

Answer: Even resources that renew naturally, like groundwater, can be exhausted if used faster than they are replenished. Non-renewable resources such as crude oil exist only in a fixed stock, so continued extraction at the present pace will eventually run out. Because environmental damage crosses state and national borders, no single region can secure a good future by acting alone. The chapter therefore insists that today's development choices must protect resources for future generations, not just the present one.

Q6. What does the collective provision of public facilities mean, and why is it often cheaper than private provision?

Answer: Collective provision means the government or community arranges a service, such as security or schooling, for everyone together instead of each household arranging it alone. It is usually cheaper because the fixed costs of the facility are shared across many users rather than duplicated by each family. It also ensures that people who cannot individually afford a service, like poorer families needing schools, are still covered. This is why many essential goods, from clean water to policing, tend to be delivered as public facilities rather than left purely to private purchase.

Short-Answer Practice -- Model Answers

Q1. What is per capita income?

Answer: It is a country's total income divided by its total population.

Reasoning: *Reasoning: because countries differ hugely in population size, comparing total incomes directly would be misleading, so dividing by population gives a comparable average figure.*

Q2. Name one limitation of using average income as a development measure.

Answer: It hides how unequally that income is distributed among people.

Reasoning: *Reasoning: two countries can share the same average income while one has a fairly equal spread and the other has extreme rich-poor gaps, so the average alone cannot reveal this difference.*

Q3. Why is groundwater called a renewable resource that can still run out?

Answer: Because nature replenishes it through rainfall, but overuse beyond the replenishment rate depletes it.

Reasoning: *Reasoning: renewability describes how a resource is restocked, not how much of it is available at any moment, so drawing water faster than rain refills it still causes shortage.*

Q4. Why does Bihar rank lower than Haryana in the chapter's development comparison despite both having growing economies?

Answer: Bihar has a lower per capita income and also weaker literacy and school attendance figures.

Reasoning: *Reasoning: the chapter treats income, health and education together, so a state trailing on multiple indicators is judged less developed even if its economy is not stagnant.*

Q5. What does the phrase 'double coincidence' relate to in this chapter's logic about needs and goals?

Answer: It is not used in this chapter; the relevant idea here is that people's developmental goals can be non-material as well as material.

Reasoning: *Reasoning: this chapter emphasises that friendship, respect and freedom matter alongside income, distinguishing it from the money-focused discussion found in the credit chapter.*

Q6. Why does the chapter caution against relying only on the World Bank's income-based classification of countries?

Answer: Because income data alone does not show whether people are healthy, educated or living securely.

Reasoning: *Reasoning: two nations with similar income levels can differ sharply in life expectancy or literacy, so income classification alone can misrank true wellbeing.*

Objective Practice

A. Multiple Choice Questions

1. Development is generally judged using

a) income alone

b) literacy alone

✓ **c) a combination of income, health and education**

d) population size

2. Per capita income is calculated by

a) multiplying income by population

✓ **b) dividing total income by population**

c) adding all state incomes

d) subtracting taxes from income

3. Which state recorded the lowest Infant Mortality Rate among Haryana, Kerala and Bihar in the chapter's data?

a) Haryana

✓ **b) Kerala**

c) Bihar

d) None of these

4. The Human Development Report is published by

a) World Bank

b) WTO

✓ **c) UNDP**

d) RBI

5. Groundwater is best described as a

a) non-renewable resource

✓ **b) renewable resource that can be overused**

c) resource with no limit

d) man-made resource

6. Crude oil is an example of a

a) renewable resource

✓ **b) non-renewable resource**

c) public facility

d) service

7. The chapter uses which term for goods and services delivered collectively rather than bought individually?

a) Private goods

✓ **b) Public facilities**

c) Luxury goods

d) Informal goods

8. A country classified as low or middle income by the World Bank in this chapter's discussion is

a) Sri Lanka

✓ **b) India**

c) United States

d) Germany

9. The main reason average income can mislead comparisons is that it

a) is always inaccurate

✓ **b) hides distribution of income among people**

c) cannot be calculated

d) only applies to rich countries

10. National development, as described in the chapter, mainly involves

a) one agreed goal for all citizens

✓ **b) weighing competing goals and choosing a fair path**

c) only increasing exports

d) ignoring minority viewpoints

B. True or False

1. Different people can have conflicting ideas of what development means. -- TRUE

2. Per capita income is calculated by dividing a country's population by its total income. -- FALSE

3. Kerala has a lower Infant Mortality Rate than Haryana despite having a lower per capita income. -- TRUE

4. Money can buy every good and service a person needs for a good quality of life. -- FALSE

5. The Human Development Index considers only income when ranking countries. -- FALSE

6. Groundwater overuse is especially severe in agriculturally prosperous regions like Punjab. -- TRUE

7. Crude oil reserves are unlimited and will never be exhausted. -- FALSE

8. Public provision of health and education can improve outcomes even where average income is not the highest. -- TRUE

C. Match the Following

Column A	Column B
1. Per capita income	a) Non-renewable resource with a fixed global stock
2. Infant Mortality Rate	b) Percentage of children of a given age group actually in school
3. Literacy Rate	c) Ability of development to continue for future generations
4. Human Development Index	d) Deaths of children before age one per 1000 births
5. Groundwater	e) Combined measure of health, education and income
6. Crude oil	f) Total income divided by population
7. Net Attendance Ratio	g) Renewable resource that can still be overused
8. Sustainability	h) Share of the population aged seven and above who can read and write

Answers: 1-f, 2-d, 3-h, 4-e, 5-g, 6-a, 7-b, 8-c

Higher-Order Thinking (HOTS) Questions -- Model Answers

Q1. A state has a high per capita income but poor school attendance and high infant deaths. Is it more developed than a state with lower income but better health and education outcomes? Justify your view.

> **Answer:** Development is best judged using multiple indicators together rather than income in isolation, because income does not automatically convert into better lives for everyone. A state with strong health and education outcomes is delivering wellbeing more broadly across its population, even if its average earnings are lower. The first state's wealth may be concentrated among a few, leaving public services underfunded or poorly used. Based on the chapter's own Haryana-Kerala comparison, the second state would generally be considered more developed in human terms, even though it trails on the income measure alone.

Q2. Using the chapter's groundwater and crude oil examples, explain why 'sustainable development' is a genuinely new challenge compared to older ideas of development.

Answer: Older ideas of development focused mainly on raising income and production without worrying about whether resources would last. The groundwater and oil examples show that both renewable and non-renewable resources can be exhausted if extraction outpaces replenishment or is simply unlimited by nature. This means a country could look 'developed' by income standards today while quietly destroying the resource base its own future growth depends on. Sustainability adds a time dimension to development, asking not just 'are people better off now' but 'will this level of wellbeing still be possible for the next generation'.

Q3. Two families in the same country have identical average income, but in one town incomes are nearly equal across all households while in another one household earns most of the income. Explain what this reveals about using averages to judge development.

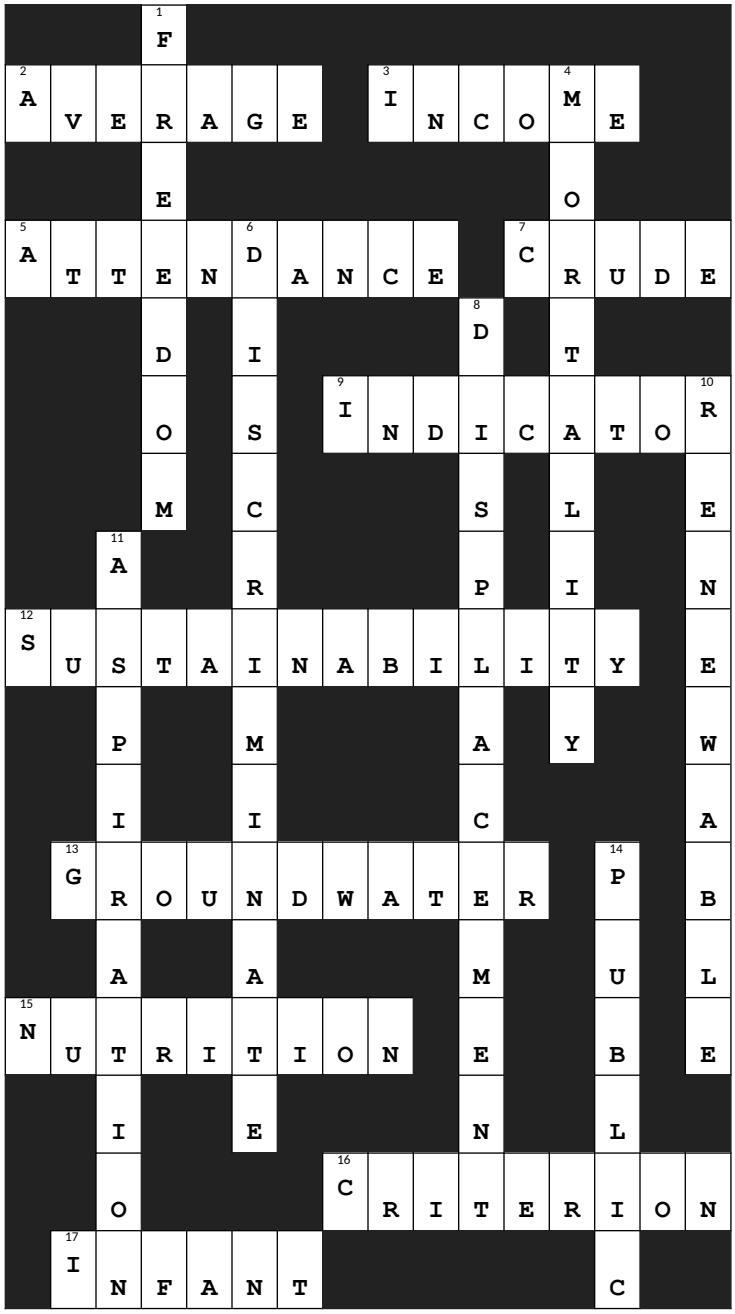
Answer: An average income figure by itself cannot distinguish between a town of broadly similar households and a town with one very rich household and mostly poor ones. Most residents in the second town would likely be worse off day-to-day even though the reported average looks identical. This shows that development comparisons need to look at distribution, not just totals or averages, to understand how ordinary people are actually living. It is a caution against treating a single summary statistic as a complete picture of a society's wellbeing.

Q4. Why might a government choose to fund public health and education services directly instead of simply increasing citizens' incomes and letting them buy these services privately?

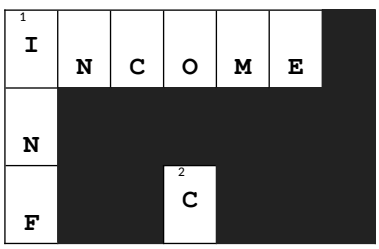
Answer: Some services, like clean water systems, immunisation drives or universal schools, are expensive to set up individually and work better when shared across a whole community. If left purely to private purchase, poorer households would be priced out even if overall national income rose, worsening existing gaps. Collective provision also protects against risks that money alone cannot solve, such as community-wide disease spread if only some people are inoculated. This is why the chapter treats public facilities as a distinct and necessary complement to income growth, not a substitute for it.

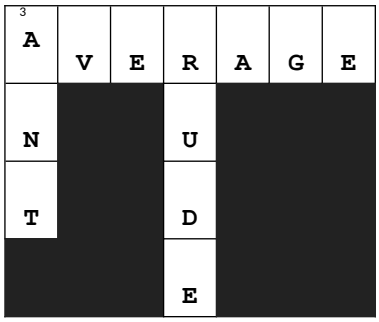
Puzzle Pack -- 10 Puzzles for This Chapter

1. Crossword



2. Mini Crossword





3. Word Search

A	T	T	E	N	D	A	N	C	E	B	T	W	V	K
S	U	S	T	A	I	N	A	B	I	L	I	T	Y	A
H	S	J	I	D	E	V	E	L	O	P	M	E	N	T
D	N	U	T	R	I	T	I	O	N	J	H	J	R	G
O	I	D	I	S	C	R	I	M	I	N	A	T	E	R
G	N	S	I	N	F	A	N	T	C	M	N	M	A	O
N	D	Q	P	Q	F	C	I	O	B	O	R	R	N	U
I	I	L	Y	L	Y	H	L	C	I	D	E	E	O	N
L	C	E	Q	U	A	L	I	T	Y	E	S	N	I	D
O	A	P	N	M	E	C	A	L	K	E	E	E	R	W
O	T	X	W	C	L	R	E	L	R	R	R	W	E	A
H	O	Y	T	Q	I	P	O	M	H	F	V	A	T	T
C	R	I	G	P	I	I	V	O	E	D	E	B	I	E
S	V	U	S	E	D	U	R	C	E	N	S	L	R	R
E	H	A	P	U	B	L	I	C	S	C	T	E	C	K

4. Cryptogram

Encoded: FKHKANRZKDW ZKSDG FQPPKCKDW WEQDOG, SDF OCNLWE ZMGW GWSJ GMGWSQDSUAK.

Plain: Development means different things, and growth must stay sustainable.

Key: A=L B=C C=R D=N E=H F=D G=S H=V I=Z J=Y K=E L=W M=U N=O O=G P=F Q=I R=P S=A T=Q U=B V=K W=T X=J Y=X Z=M

5. Caesar Coded Message

Encoded: IJAJQTURJSY. IJAJQTURJSY RJFSX INKKJWJSY YMNSLX, FSI LWTBYM RZXY XYFD XZXYFNSFGQJ.

Plain: Development. Development means different things, and growth must stay sustainable.

Shift: 5

6. Word Scramble

1. ITUITORNN → NUTRITION

2. EIONMC → INCOME

3. TFAINN → INFANT

4. TRICYEUS → SECURITY

5. CMSEIRIIANDT → DISCRIMINATE

6. LPTEEANCSIMD → DISPLACEMENT

7. AECTIYLR → LITERACY

8. ANICRTODI → INDICATOR

9. RTNPIIOSAA → ASPIRATION

10. SEVEERRS → RESERVES

7. Acrostic

S -- SECURITY

U -- EQUALITY

S -- SUSTAINABILITY

T -- DEVELOPMENT

A -- AVERAGE

I -- INCOME

N -- NUTRITION

A -- ATTENDANCE

B -- RENEWABLE

L -- LITERACY

E -- FREEDOM

Theme: SUSTAINABLE

8. Match the Pairs

A → 1

B → 8

C → 5

D → 6

E → 3

F → 4

G → 2

H → 7

9. Fill in the Blanks

1. A hope or ambition that a person wants to fulfil in life is called an _____. → ASPIRATION

2. The number of deaths of children before age one per thousand live births is called the infant _____ rate. → MORTALITY

3. Water drawn from wells and aquifers is known as _____. → GROUNDWATER

4. A country's total income divided by its population gives its _____ income. → INCOME

5. A resource that nature can replenish over time, unless overused, is called _____. → RENEWABLE

6. The ability of development to continue without harming future generations is called _____. → SUSTAINABILITY

7. Goods and services delivered jointly by government to everyone are called _____ facilities. → PUBLIC

8. The proportion of a population able to read and write is its _____ rate. → LITERACY

10. Odd One Out

1. Per capita income -- the only purely economic indicator among health and education measures

2. Crude oil -- the only non-renewable resource in the group

3. Kerala -- the state ranked highest on health and education despite lower income

4. Rupees -- the only material rather than non-material development goal